

Massachusetts
Group Conversion Guaranteed Issue
Nongroup Membership ¹
as of December 31, 2001

| Nongroup Membership HMO Total | Barnstable | Berkshire | Bristol | Dukes | Essex | Franklin | Hampden | Hampshire | Middlesex | Nantucket | Norfolk | Plymouth | Suffolk | Worcester | Massachusetts |
|-------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year |
| As of 12/31/2000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| As of 12/31/2001 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CHANGE JAN to DEC. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Nongroup Membership PREFERRED PROVIDER Total | Barnstable | Berkshire | Bristol | Dukes | Essex | Franklin | Hampden | Hampshire | Middlesex | Nantucket | Norfolk | Plymouth | Suffolk | Worcester | Massachusetts |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year |
| As of 12/31/2000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| As of 12/31/2001 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CHANGE JAN to DEC. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Nongroup Membership MEDICAL Total | Barnstable | Berkshire | Bristol | Dukes | Essex | Franklin | Hampden | Hampshire | Middlesex | Nantucket | Norfolk | Plymouth | Suffolk | Worcester | Massachusetts |
|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year | Members at the end of the calendar year |
| As of 12/31/2000 | 1 | 0 | 1 | 0 | 0 | 1 | 1 | 0 | 7 | 0 | 4 | 3 | 2 | 1 | 21 |
| As of 12/31/2001 | 2 | 0 | 1 | 0 | 1 | 1 | 1 | 3 | 11 | 0 | 5 | 1 | 2 | 2 | 30 |
| CHANGE JAN to DEC. | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 3 | 4 | 0 | 1 | (2) | 0 | 1 | 9 |

| Membership Totals | As of 12/31/00 | As of 12/31/01 | CHANGE | 12/31/00 MRKT SHARE | 12/31/01 MRKT SHARE | Percentage Change |
|----------------------|-------------------|-------------------|--------|------------------------|------------------------|----------------------|
| HMO | 0 | 0 | 0 | 0.0% | 0.0% | 0.0% |
| Pref Provider | 0 | 0 | 0 | 0.0% | 0.0% | 0.0% |
| Medical | 21 | 30 | 9 | 100.0% | 100.0% | 0.0% |
| Totals | 21 | 30 | 9 | | | |

¹ Represents membership in guaranteed issue health plans subject to M.G.L. c. 176M issued only on a group conversion basis. Please see separate report for membership in guaranteed issue health plans available to all eligible persons.

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| HMO Total | MA | MA | MA | 12/31/00 MARKET SHARE | 12/31/01 MARKET SHARE | Percentage Change |
|-----------|---------------------------|---------------------------|----------------------|-----------------------------|-----------------------------|----------------------|
| | Members as of 12/31/00 | Members as of 12/31/01 | MEMBER DIFFERENCE | | | |
| NA | 0 | 0 | 0 | 0.0% | 0.0% | 0.0% |
| HMO Total | 0 | 0 | 0 | 0.0% | 0.0% | 0.0% |

| Nongroup Membership PREFERRED PROVIDER Total | MA | MA | MA | 12/31/00 MARKET SHARE | 12/31/01 MARKET SHARE | Percentage Change |
|--|---------------------------|---------------------------|----------------------|-----------------------------|-----------------------------|----------------------|
| | Members as of 12/31/00 | Members as of 12/31/01 | MEMBER DIFFERENCE | | | |
| NA | 0 | 0 | 0 | 0.0% | 0.0% | 0.0% |
| Preferred Provider Total | 0 | 0 | 0 | 0.0% | 0.0% | 0.0% |

| Nongroup Membership MEDICAL Total | MA | MA | MA | 12/31/00 MARKET SHARE | 12/31/01 MARKET SHARE | Percentage Change |
|---|---------------------------|---------------------------|----------------------|-----------------------------|-----------------------------|----------------------|
| | Members as of 12/31/00 | Members as of 12/31/01 | MEMBER DIFFERENCE | | | |
| Celtic Life Insurance Company | 0 | 0 | 0 | 0.0% | 0.0% | 0.0% |
| Connecticut General Life Insurance Company | 7 | 7 | 0 | 33.3% | 23.3% | -10.0% |
| Great-West Life and Annuity Insurance Company | 1 | 1 | 0 | 4.8% | 3.3% | -1.4% |
| GE Capital Life Assurance Company | 0 | 0 | 0 | 0.0% | 0.0% | 0.0% |
| Principal Life Insurance Company | 2 | 2 | 0 | 9.5% | 6.7% | -2.9% |
| UniCARE Life and Health Insurance Company | 11 | 20 | 9 | 52.4% | 66.7% | 0.0% |
| Medical Total | 21 | 30 | 9 | 100.0% | 100.0% | 0.0% |

¹ Represents membership in guaranteed issue health plans subject to M.G.L. c. 176M issued only on a group conversion basis. Please see separate report for membership in guaranteed issue health plans available to all eligible persons.